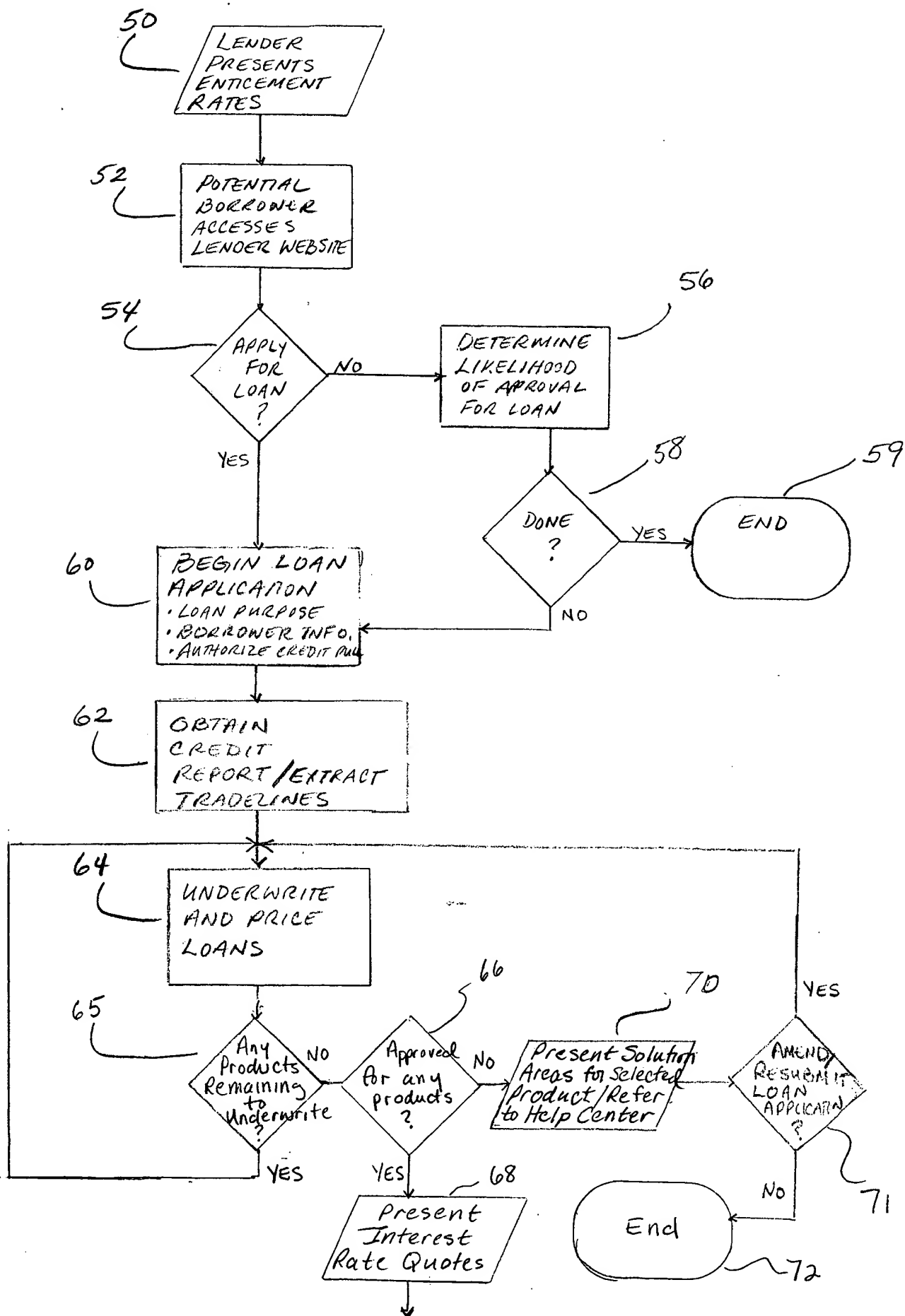
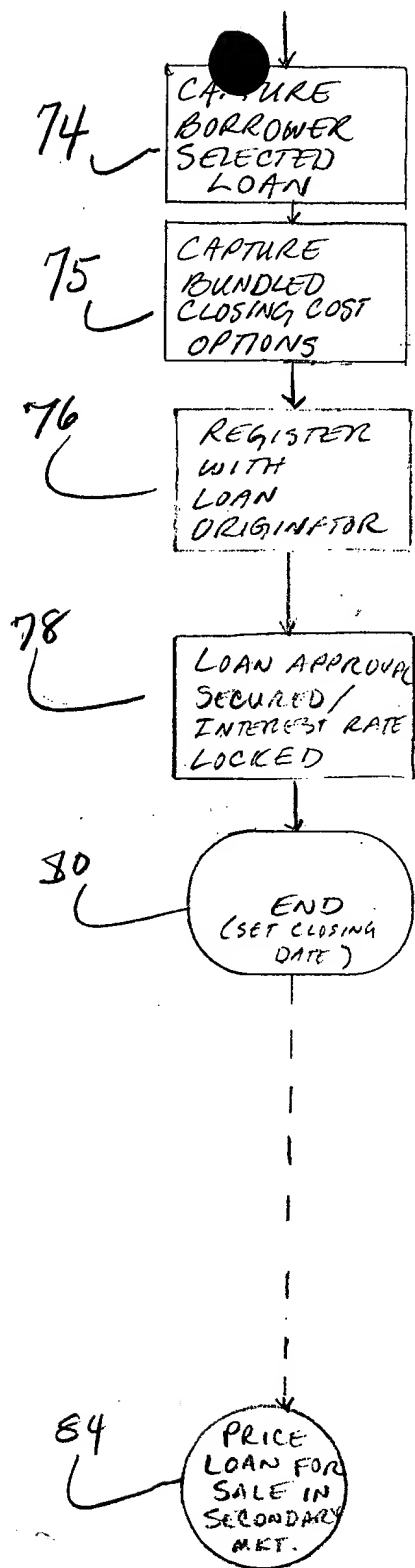


FIG. 1

# FIG. 2a



00593106.061300



# General Product and Pricing (Calculate Enticement Rates)

HOME

PRODUCTS & RATES

LEARNING CENTER

HOME LOAN ESTIMATORS

GET A HOME LOAN

MY PAGES

30 Yr. Fixed: | Our 7.20 (APR 7.21) | Yours 7.25 (APR 7.26) | Next

the simpler way to a better home loan

Today's Mortgage Rates

(Rates may change daily)

30 Year Fixed Rate, 0 Points  
8.375% Interest Rate, 8.438% APR

Loan Amount	Monthly Payment
\$100,000	\$760
\$150,000	\$1,140
\$200,000	\$1,520

30 Year Fixed Rate, 1 Point  
8% Interest Rate, 8.163% APR

Loan Amount	Monthly Payment
\$100,000	\$794
\$150,000	\$1,191
\$200,000	\$1,468

30 Year Fixed Rate, 2 Points  
7.75% Interest Rate, 7.990% APR

Loan Amount	Monthly Payment
\$100,000	\$716
\$150,000	\$1,075
\$200,000	\$1,433

Document Done



0001207 90120550  
F19.2C

## Capture Application Information: Loan Type and Credit Authorization

File Edit View Go Communicator Help

30 Yr. Fixed | 0.95 7.20 (APR 7.21) | Thru 7.25 (APR 7.26) | More

the simpler way to a better home loan

### Get a Home Loan

What type of home loan would you like?

Choose one of the following:

☐ You've found a home and are ready to buy.

☐ You're ready to refinance.

☐ You want to be approved before you begin home shopping.

### Beginning the loan application

How many borrowers will there be on this loan application?

☐ One ☐ Two

Are you authorized to obtain credit information on all borrowers, and can we obtain credit information on all borrowers now?

☐ Yes ☐ No

In order to complete your loan application, we (and our Agents, Successors and Assigns) must access credit reports for all borrowers and verify, retain, or confirm any information in your loan application.

GO BACK

PROCEED TO STEP 1

Document Done

### Capture Application Information: Borrower

**File Edit View Go Communication Help**

30 Yr. Fixed | Ours 7.20 (APR 7.21) | Yours 7.25 (APR 7.26) | Loans 7.27.28

**STEP 1**

## You've found a home and are ready to buy

### ■ Step 1 of 5: About Yourself

**Personal Information**

Please provide the following information if it applies to you. If not, leave blank.

First Name	John
Middle Initial	J
Last Name	Smith
Suffix	None [v] (optional)
Address Line 1	222 main Street
Address Line 2	(optional)
City	Fairfax
State	Virginia [v]
Zip	22031
Home Phone	703 833 5706

The last 4 digits of your Social Security Number

[v] Your Social Security Number is required in order to obtain your personal credit information.

8790

Please make certain the information you have entered is accurate. When you

Document Done



DATE 11/19/2000

## Capture Application Information: Property (Purchase)

File Edit View Go Communication Help  
30 Yr. Fixed: | Our 7.20 (APR 7.21) | Theirs 7.25 (APR 7.20) | More

STEP 2

**You've found a home and are ready to buy**

■ Step 2 of 5: About the Home You are Planning to Purchase

**Home Details**

Please provide the following information if it applies to you. If not, leave blank.

Will use the home as: ☒ Primary Residence ☐ Single Family Detached

Home Type: ☒ Single Family Detached

Unit Type: ☐ n/a ☐ If home type is condominium, specify unit type

Address Line 1:

Address Line 2:  Optional

City:

State:  Select State ☒

Zip Code:

Purchase Price: \$

Approximate Closing Date:  (MM/DD/YYYY)

This date is specified in your purchase and sales contract. We need the date to calculate closing costs.

GO BACK SAVE AND CONTINUE LATER PROCEED TO STEP 3

Document Done

00ET51719.2244

## Capture Application Information: Property (Refinance Transaction)

File Edit View Go Communicator Help

Back Forward Reload Home Search Netscape Print Security Stop

Bookmarks Location

STEP 2

GET A HOME LOAN

You're ready to refinance.

■ Step 2 of 5: About the Home You are Planning to Refinance

Home Details

Please provide the following information if it applies to you. If not, leave blank.

Will use the home as

Primary Residence

Home Type

Single Family Detached

Unit Type

If home type is condominium, specify unit type

n/a

Address Line 1

1

Address Line 2

Optional

1

City

1

State

Maine

Zip Code

11111

Amount Refinancing

\$10,000.00

Property Appraised Value

\$11,111.00

Approximate Closing Date

04/30/2000

(MM/DD/YYYY)

This date is specified in your purchase and sales contract. We need the date to calculate closing costs.

GO BACK

SAVE AND CONTINUE LATER

PROCEED TO STEP 3

Document Done



000150" 7/19.29

## Capture Application Information: Employment and Income

File Edit View Go Communicator Help

**You've found a home and are ready to buy**

■ Step 3 of 5: About your Employment and Income

**Self Employment**

Are you self-employed? ☐ No ☐ Yes

**Income for a**

Please provide the following information. We will verify this information later to ensure that you can afford your monthly home loan payments.

Gross Salary \$  Annual

**Other sources of income that will be used towards purchase of home**

Please provide the following information if it applies to you. If not, leave blank.

Bonuses \$ <input type="text"/>	Avg. Annual over past 2 years
Commissions \$ <input type="text"/>	Avg. Annual over past 2 years
Overtime \$ <input type="text"/>	Avg. Annual over past 2 years
Pension / Retirement \$ <input type="text"/>	Monthly
Social Security / Disability \$ <input type="text"/>	Monthly
Dividends and interest \$ <input type="text"/>	Monthly
Rental Income \$ <input type="text"/>	Monthly
Alimony / Child Support \$ <input type="text"/>	Monthly Leave blank if you don't want it considered for your home loan
Other Income \$ <input type="text"/>	Monthly

GO BACK TO STEP 2 SAVE AND CONTINUE LATER PROCEED TO STEP 4

Document Done

0021307519.24

## Capture Application Information: Assets

File Edit View Go Communicator Help

**You've found a home and are ready to buy**

■ Step 4 of 5: About your Assets

**Current Cash Value of Assets**

Please provide the following information if it applies to you. If not, leave blank. We will verify this information later to ensure that you have enough cash for your down payment and closing costs.

Savings	\$	
Checking	\$	
Gift Money	\$	
Cash Value of Stocks, Mutual Funds, CDs	\$	
Cash Value of 401(k), IRA, Keogh	\$	
Cash from Sale of Property	\$	
Other	\$	
Sales contract deposit	\$	

Leave blank if you are not using cash from sale of home.

The amount of money you already submitted with your purchase and sales contract on the home.

**What properties do you own now? If none, click "let's continue"**

Please indicate properties that you currently own. Check all that apply. We will verify these properties on your credit report.

<input type="checkbox"/>	Current Residence
<input type="checkbox"/>	Rental Property
<input type="checkbox"/>	Vacation Home
<input type="checkbox"/>	Other

◀ GO BACK TO STEP 3    SAVE AND CONTINUE LATER    LET'S CONTINUE ▶

Document Done



## Capture Application Information: Current Home Loans

File Edit View Go Communication Help

30 Yr. Fixed: | Ours 7.20 (APR 7.21) | Thiers 7.25 (APR 7.26)

Name

STEP 4

**You've found a home and are ready to buy**

■ Step 4 of 5 (cont.): Current Home Loans

**Home Loans**

Please verify the information below obtained from your credit report:

Date of Home Loan	Monthly Payment	Current Balance	Use of Property
03/15/1992	\$1,075.00	\$9,232.00	Current Residence
Will this loan be paid off when you close on your new home? <input type="radio"/> Yes <input checked="" type="radio"/> No			
03/15/1992	\$398.00	\$5,342.00	Rental Property
Will this loan be paid off when you close on your new home? <input type="radio"/> Yes <input checked="" type="radio"/> No			

GO BACK

SAVE AND CONTINUE LATER

PROCEED TO STEP 5

## Capture Application Information: Home Loan (Purchase)

**STEP 5**

## You've found a home and are ready to buy

- Step 5 of 5: About the Home Loan You'd Like

---

### Home Loan Details

Loan Type: **30 Year Fixed Rate**

If you have selected an Adjustable Rate Mortgage, please see the ARM/CHURNING Disclosure.

Help us determine the best loan for your specific needs:

Would you prefer a loan that:

- ☐ Lowest monthly payment
- ☐ Lowest cash required at closing
- ☐ Compare both options

Purchase Price: \$200,000.00

The amount of money you already submitted with your purchase and sales contract on the home

Sales Contract Deposit: \$0.00

Down Payment: \$0.00 or %

You can minimize your interest rate and monthly payment by putting 20% or more down.

Remaining Down Payment: \$0.00 to be paid at closing

Home Owners Association Dues: \$ If applicable

Closing Costs Paid By Seller: \$ If applicable, this is specified in your purchase and sales contract.

Stand up and be counted in our fair lending efforts

To promote our fair lending efforts, the federal government requires us to give you an opportunity to participate in a brief housing survey just five questions long. Click YES to participate.

☐ Yes ☒ No

**GO BACK TO STEP 4      SAVE AND CONTINUE LATER      LET'S CONTINUE**



OUTFIG. 32K5500

Capture

Application Information: Home Loan (Refinance transaction)

File Edit View Go Communicator Help

Back Forward Reload Home Search Newscape Print Security Help

Bookmarks Location

30 Yr. Fixed | Ours 7.20 (APR 7.21) | Yours 7.25 (APR 7.20) | More

STEP 5

### GET A HOME LOAN

You're ready to refinance.

■ Step 5 of 5: About the Home Loan You'd Like

Home Loan Details

Loan Type: 30 Year Fixed Rate

If you have selected an Adjustable Rate Mortgage, please see the ARM/CHARM Disclosure

Help us determine the best loan for your specific needs

Would you prefer a loan that gives you the

☒ Lowest monthly payment

☐ Lowest cash required at closing

☐ Compare both options

Amount Refinancing \$10,000.00

Home Owners Association Dues \$  If applicable

Stand up and be counted in our fair lending efforts

To promote our fair lending efforts, the federal government requires us to give you an opportunity to participate in a brief housing survey, just five questions long.

Click YES to participate

☐ Yes ☐ No

GO BACK TO STEP 4 SAVE AND CONTINUE LATER LET'S CONTINUE

Document Done

## Capture Application Information: Review (1 of 2)

**File Edit View Go Communicator Help**

**30 Yr. Fixed | QAP 7.20 (APR 7.21) | Terms 7.25 (APR 7.26) News**

**STEP 5**

## You've found a home and are ready to buy.

### ■ Step 4 of 5 (cont.): Review Your Personal Information

---

#### Personal Information Summary

a a	
1	
1	
a Maine 11111	
Phone: 123-123-1234	
Last 4 digits of Social Security Number: 1111	

#### Home Details

Single Family Detached	
n/a	
a	
a Maine 11111	
Closing Date: 04/30/2000	

#### Income Summary

Summary Monthly Income	\$3,212.56
Current Cash value of assets:	\$1,234.56
Current home loan balances to be paid off at closing	\$1,234.56
Other outstanding home loan balances:	\$0.00

#### Home Loan Summary

Purchase Price	\$200,000.00
Loan Type	30 Year Fixed Rate



## Capture Application Information: Review (2 of 2)

File Edit View Go Communicator Help

Summary - HomeZ Summit

Closing Date: 04/30/2000

Income Summary

Summary Monthly Income: \$3,212.56

Current Cash value of assets: \$1,234.56

Current home loan balances to be paid off at closing: \$1,234.56

Other outstanding home loan balances: \$0.00

Home Loan Summary

Purchase Price: \$200,000.00

Loan Type: 30 Year Fixed Rate

Sales Contract Deposit: \$0.00

Down Payment: \$0.00

Remaining Down Payment: \$0.00

Home Owner Association Dues: \$0.00

Closing Costs Paid By Seller: \$0.00

GO BACK

SAVE AND CONTINUE LATER

LET'S CONTINUE

Document Done

Capture Application Information: Review (2 of 2)

Closing Date: 04/30/2000	
<b>Income Summary</b>	
Summary Monthly Income:	\$3,212.56
Current cash value of assets:	\$1,234.56
Current home loan balances to be paid off at closing:	\$1,234.56
Other outstanding home loan balances:	\$0.00
<b>Home Loan Summary</b>	
Purchase Price:	\$200,000.00
Loan Type:	30 Year Fixed Rate
Sales Contract Deposit:	\$0.00
Down Payment:	\$0.00
Remaining Down Payment:	\$0.00
Home Owner Association Dues:	\$0.00
Closing Costs Paid By Seller:	\$0.00

DEET 37 \$04550  
7/9.20

# Capture Application Information: Review (2 of 2)

File Edit View Go Communicator Help	
Closing Date: 04/30/2000	
<b>Income Summary</b>	
Summary Monthly Income:	\$3,212.56
Current cash value of assets:	\$1,234.56
Current home loan balances to be paid off at closing:	\$1,234.56
Other outstanding home loan balances:	\$0.00
<b>Home Loan Summary</b>	
Purchase Price:	\$200,000.00
Loan Type:	30 Year Fixed Rate
Sales Contract Deposit:	\$0.00
Down Payment:	\$0.00
Remaining Down Payment:	\$0.00
Home Owner Association Dues:	\$0.00
Closing Costs Paid By Seller:	\$0.00
<div>GO BACK SAVE AND CONTINUE LATER LET'S CONTINUE</div>	
Document Done	



DEET 2005500  
FIG. 2P

## Present Product/Price Combinations: Approval

File Edit View Go Communicator Help

■ You have been approved for a 30 Year Fixed Rate Home Loan

Your approval # is 234234234  
Your home loan qualifies for rapid processing and cost savings

Here is your lowest Monthly Payment Option: \$1,411.49

Base Interest Rate	7.375 %
Down Payment Adjustment	0.220 %
Total Interest Rate	7.695 %

Principal and Interest	\$1,242.09
Property Tax and Homeowners Insurance	\$169.38
Total Monthly Payment	\$1,411.46

NOTE: Because loan rates change frequently, these rates are not guaranteed until you lock your rate. However, if you would like to reserve your rate for 24 hours, save now.

Home Loan Details

Total Costs	
Purchase Price	\$200,000.00
Estimated Closing Costs	\$7,000.00
Points (2.0 pts)	\$4,000.00
Total	\$211,000.00
Subtotal	
Loan Amount	\$200,000.00
Application Fee	\$350.00
Sales Contract Deposit	\$0.00
Closing costs paid by seller	\$0.00
Cash Due at Closing on 04/30/2000	\$200,350.00
	\$10,650.00

Your approval is subject to the accuracy of the data that you have provided and is contingent upon your completing the next steps shown on My Pages.

SAVE AND SHOW ME OTHER LOAN OPTIONS YES, I WANT THIS LOAN

Document Done

## Present Product/Price Combinations: Other Approved Loan Options

Document: Dane



net 30 FIG. 02

## Capture Product Selection

File Edit View Go Communicator Help

**You've found a home and are ready to buy**

☒ Compare Selected Loans

To see a side by side comparison of other loans you are approved for, select the loan type, payment preference, and points you prefer.

Summary	Loan Option 1	Loan Option 2
<b>Loan Type</b>	3 Year Adjustable Rate	7 Year Balloon
<b>Points</b>	(0 pts) \$0.00	(1 pts) \$2,000.00
<b>Interest Rate</b>	6.715 %	7.465 %
<b>Total Monthly Payment</b>	\$1,292.55	\$1,393.64
<b>Home Loan Details</b>		
<b>Total Costs</b>		
Purchase Price	\$200,000.00	\$200,000.00
Estimated Closing Costs	\$7,000.00	\$7,000.00
<b>Points</b>	(0 pts) \$0.00	(1 pts) \$2,000.00
<b>Total</b>	\$207,000.00	\$209,000.00
<b>Subtract</b>		
Loan Amount	\$200,000.00	\$200,000.00
Application Fee	\$350.00	\$350.00
Sales Contract Deposit	\$0.00	\$0.00
Cash Paid By Seller	\$0.00	\$0.00
<b>Total</b>	\$200,350.00	\$200,350.00
<b>Cash due at closing on 04/30/2000</b>	\$6,650.00	\$8,650.00

**I WANT LOAN OPTION 1** **I WANT LOAN OPTION 2**

Document Done



## Capture Product Selection

NOIV3144Y SIHA J1M415

Fig. 27





Fig. 2u



FIG. 3a

2025-03-15 14:55:00

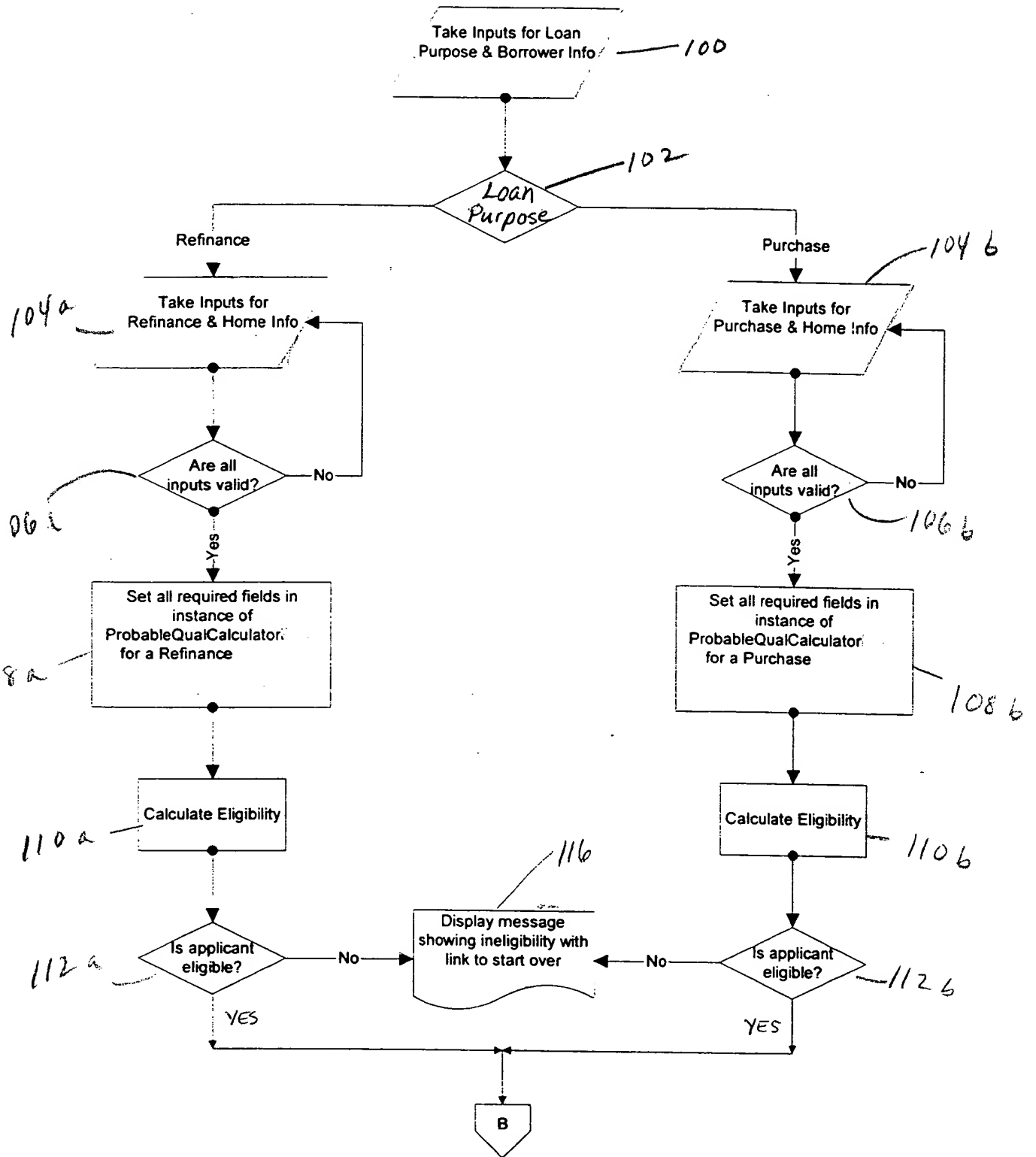
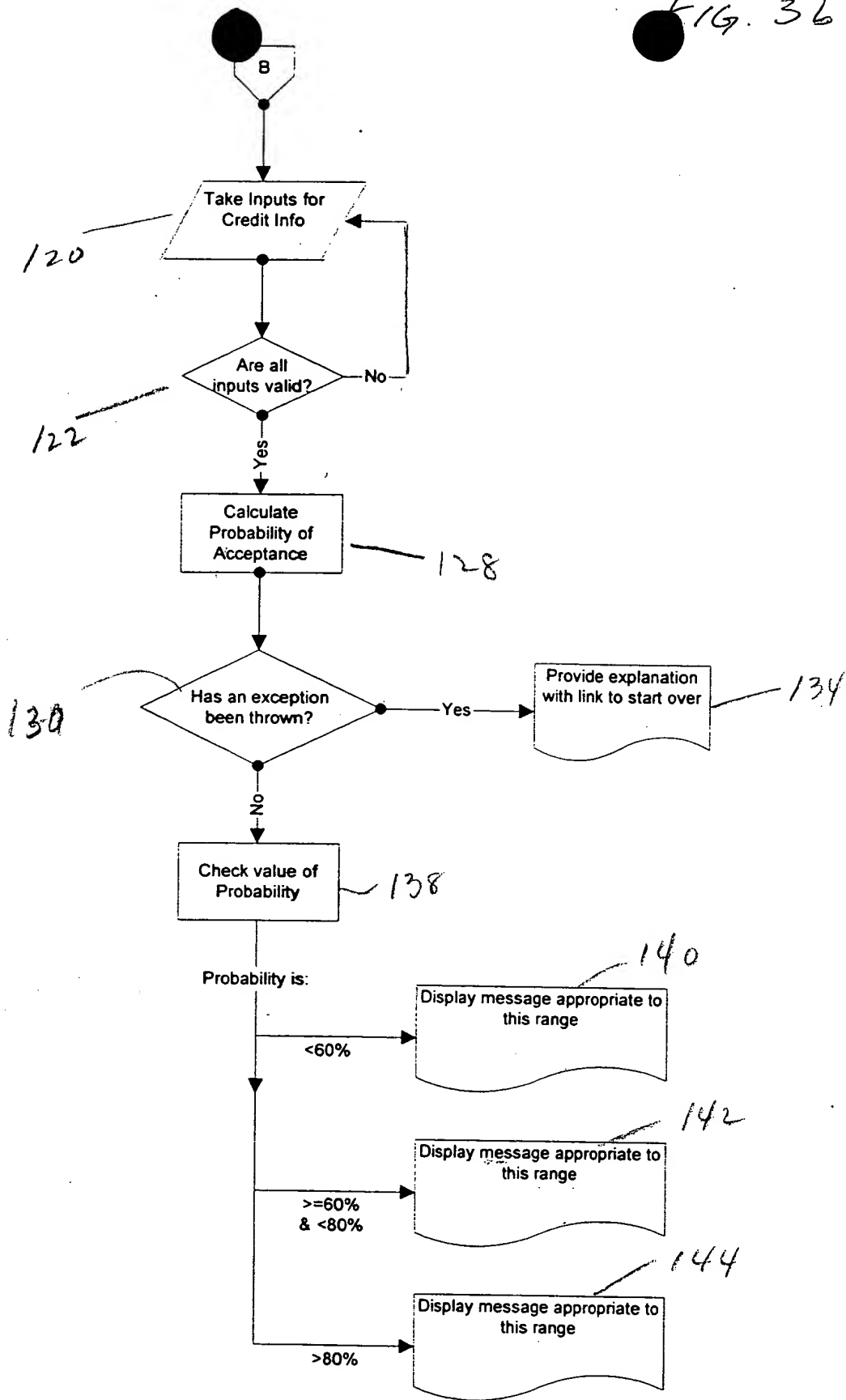


FIG. 36



2025-10-17 10:54:30

Probable Qual Step 1 of 3

File Edit View Go Communicator Help

### Probable Qualification Calculator

■ Step 1 of 3: Your Likelihood of Home Loan Approval

State your intent to purchase a home

Your answers should include total combined amounts for yourself and any co-borrowers

Type of home loan ☒ Purchase ☐ Refinance

How many borrowers will be on the home loan application? ☒ one ☐ two

Annual income \$

Are any of the borrowers self-employed? ☐ Yes ☒ No

Total monthly debt payments not including current home loan or rent payment \$

Current cash value of assets \$

Document Done

FIG. 4

Probable Qual Step 2 of 3

File Edit View Go Communicator Help

### Probable Qualification Calculator

■ Step 2 of 3: About the Home

Is the property a Condominium ☐ Yes ☒ No

I will use the home as

Loan type

Purchase price \$

Funds for downpayment and closing \$

NetScape

FIG. 5



Probable Qual Step 1 of 3

File Edit View Go Communicator Help

### Probable Qualification Calculator

■ Step 1 of 3: Your Likelihood of Home Loan Approval

**About Yourself and any Co-Borrowers**

Your answers should include total combined amounts for yourself and any co-borrowers

Type of home loan:

How many borrowers will be on the home loan application? ☐ one ☐ two

Annual Income: \$

Are any of the borrowers self-employed? ☐ Yes ☒ No

Total monthly debt payments not including current home loan or rent payment: \$

Current cash value of assets: \$

◀ GO BACK    PROCEED TO STEP 2 ▶

Document Done

FIG. 6

Probable Qual Step 2 of 3

File Edit View Go Communicator Help

### Probable Qualification Calculator

■ Step 2 of 3: About the Home

Is the property a Condominium? ☐ Yes ☒ No

I will use the home as:

Loan type:

What is your current mortgage balance? \$

What is the current value of the property? \$

What is the loan Amount? \$

Interest Rate:

◀ GO BACK TO STEP 1    PROCEED TO STEP 3 ▶

Document Done

FIG. 7





### ■ Step 3 of 3: About your use of Personal Credit

We have special programs for people with less-than-perfect credit. We will work with you to come up with the right home loan solution to meet your needs.

During the past 10 years have you filed for bankruptcy, had a home foreclosed, had a tax lien filed against you, or had your income garnished by a creditor?

☐ Yes, ☒ No

Greater than 5 up to 10 yrs ago ☒

☒ Fewer than 5

☒ 5 or more

**Never delinquent**

0

\$ 10,001 - 20,000 ☒

\$ 3,501 - 10,000

◀ GO BACK TO STEP 2

**SEE RESULTS ►**

Fig. 10



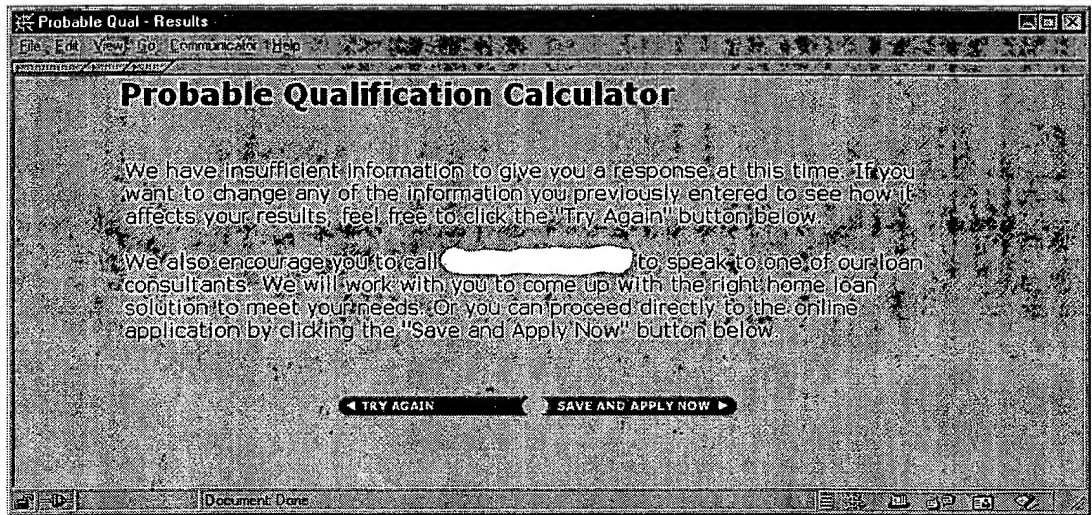


FIG. 13

DocId: 30728560

# FIG. 14a

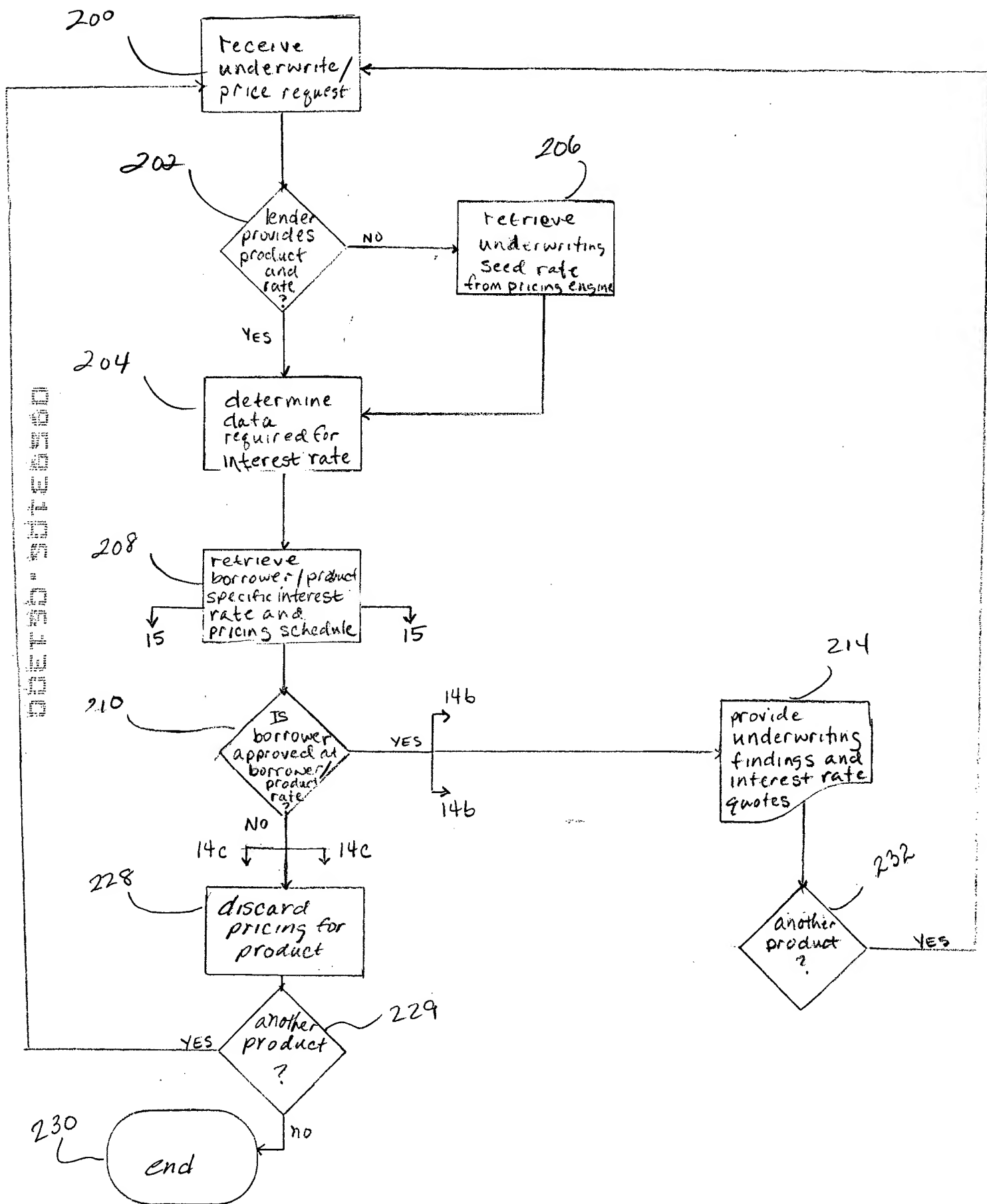
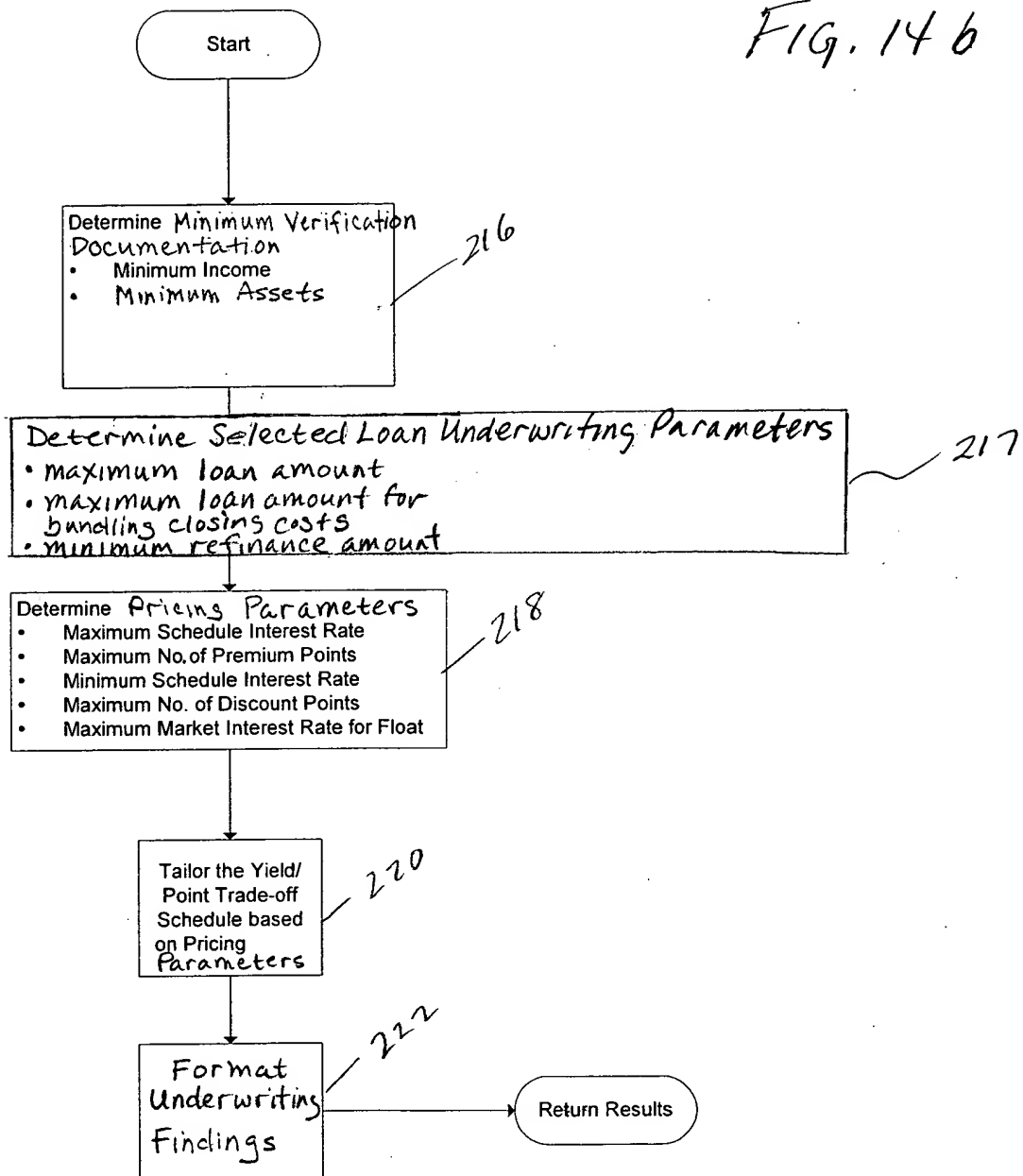


FIG. 146



2025 RELEASE UNDER E.O. 14176

FIG. 14C

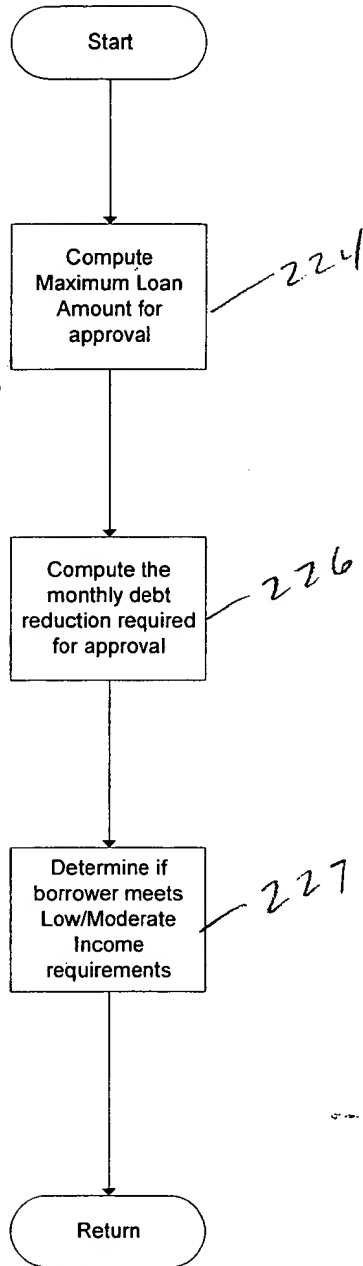
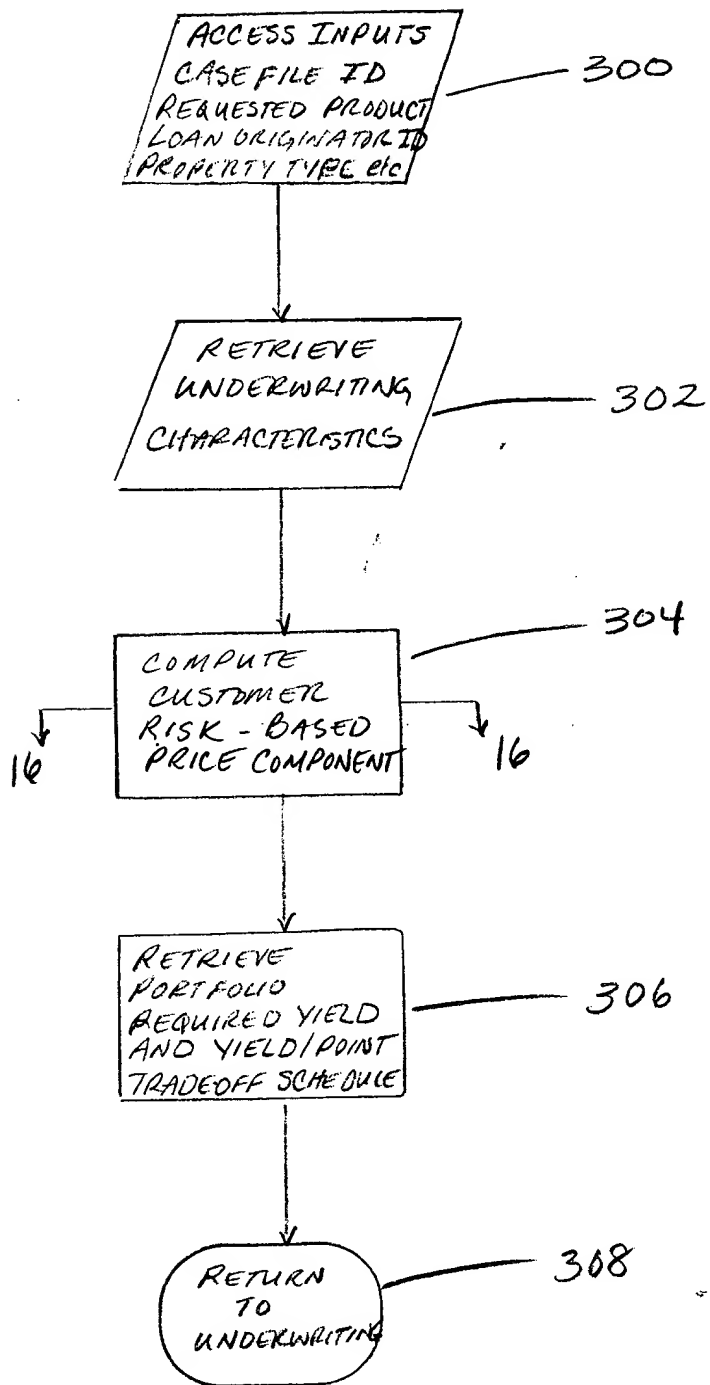


FIG. 15



2025 RELEASE UNDER E.O. 14176

FIG. 16

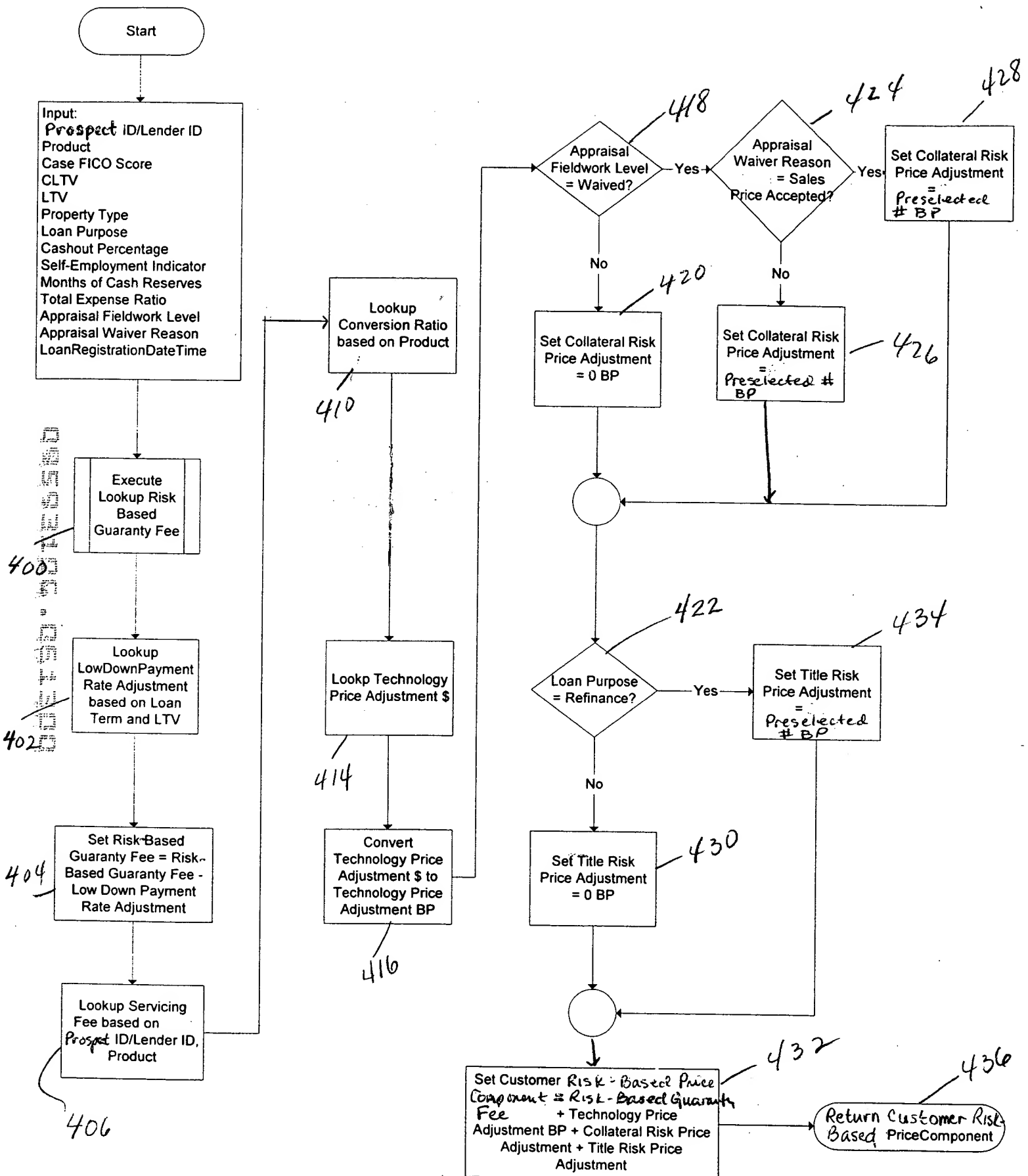




FIG. 17

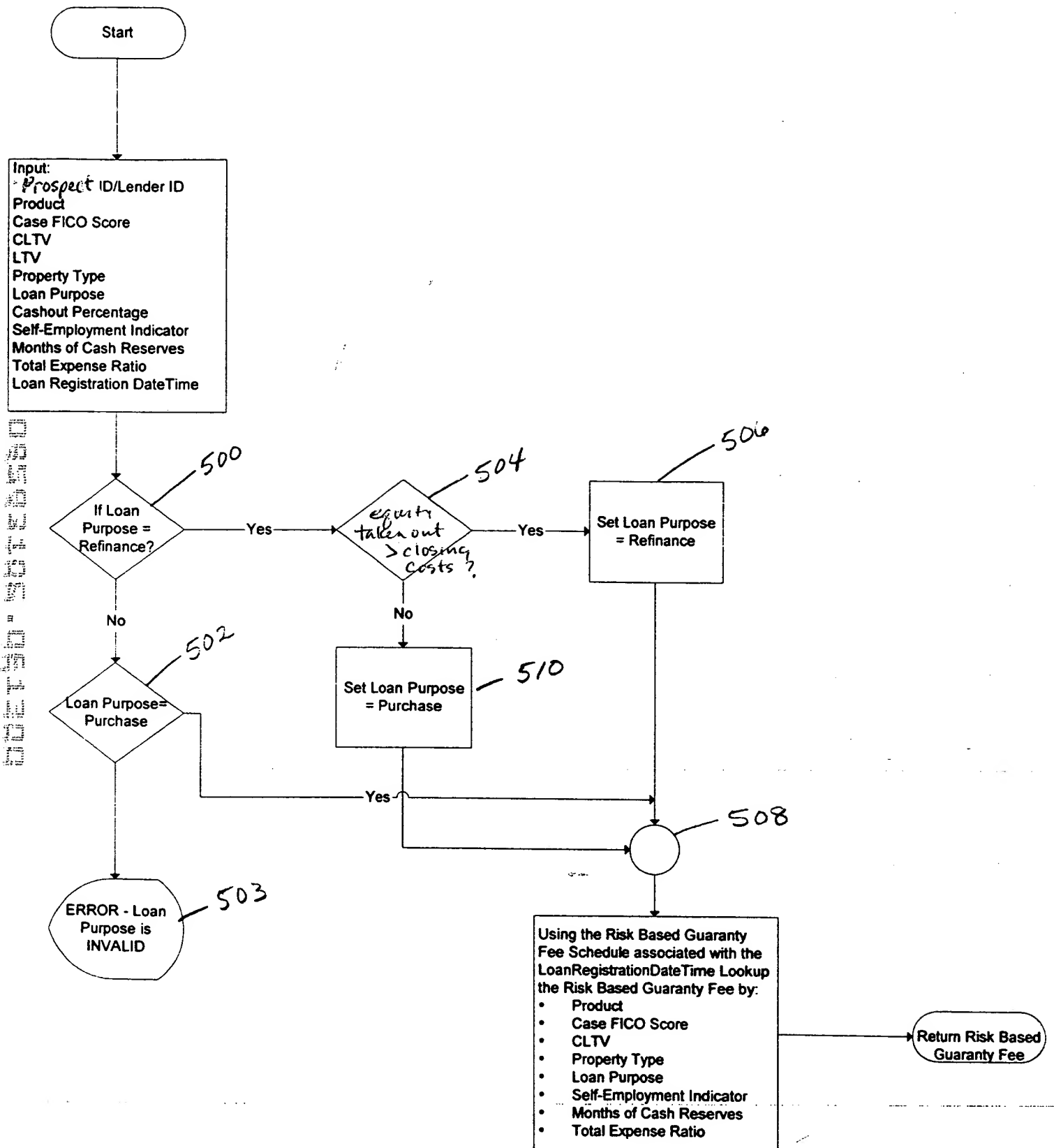


FIG. 18a

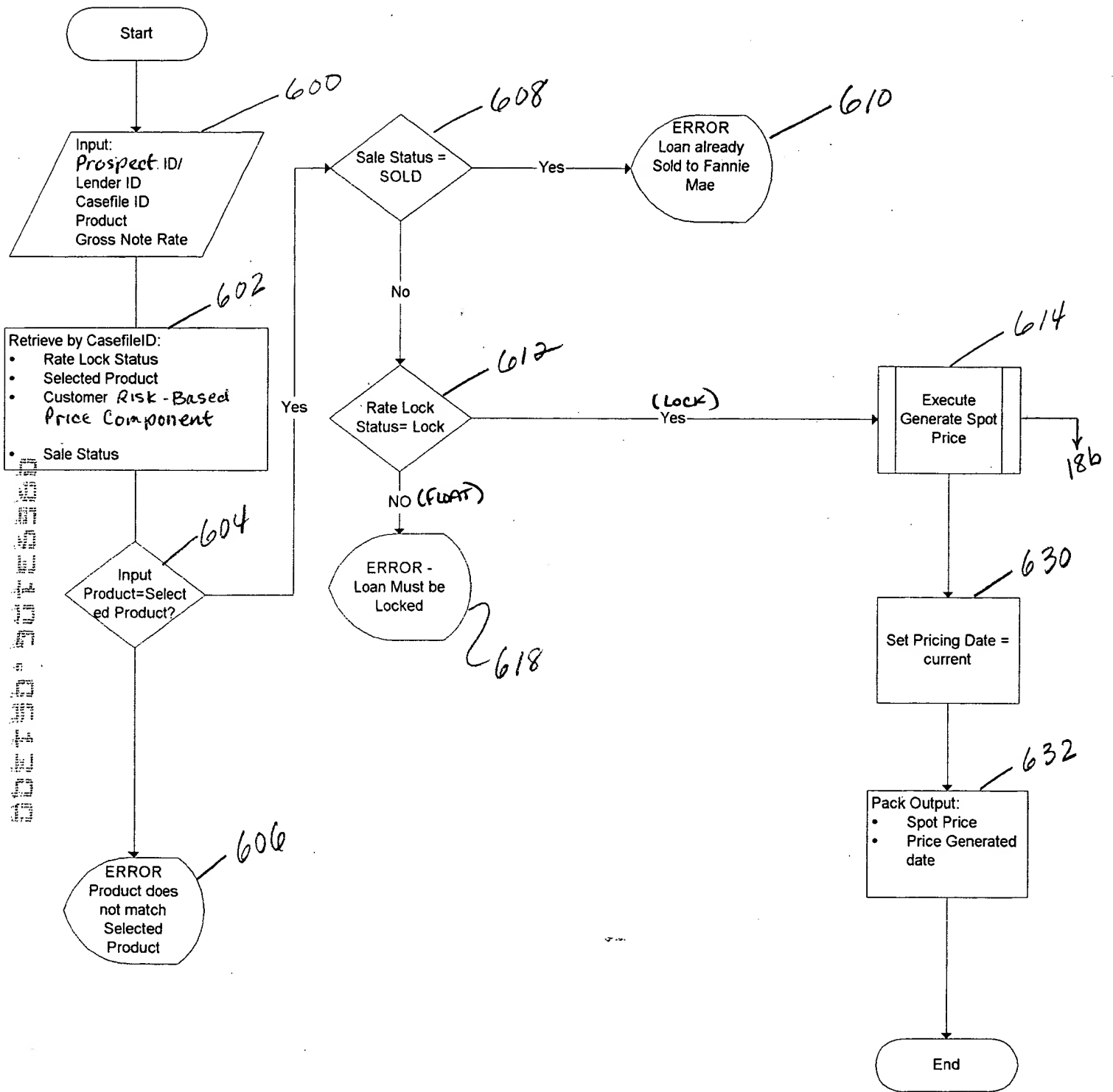


Fig. 186

